

STATE OF NORTH CAROLINA  
COUNTY OF WAKE

IN THE GENERAL COURT OF JUSTICE  
DISTRICT COURT DIVISION  
FILE NO.: 12-CVD-12062

DISCOVER BANK,  
Plaintiff

v.

LAURIE K. NICHOLSON,  
Defendant

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ANSWER

NOW COMES Defendant, Laurie K. Nicholson (hereinafter "Defendant"), by and through undersigned counsel and hereby answers the complaint of the defendant as follows:

1. Admitted.
2. Admitted.
3. Defendant admits to signing credit agreement, and default under that agreement however she is without sufficient information upon which to admit or deny the amount of the debt and request a hearing on this matter.
4. Denied, attorneys fees should not be awarded to the Plaintiff until there is a hearing on determining the amount of the debt owed.

WHEREFORE, the Defendant request the Plaintiff's motion be denied until a hearing is held on the amount of the debt owed. Defendant also request such further relief that this court deems just and proper.

This the 8th day of November, 2012.

THE BREWER LAW FIRM

By: 

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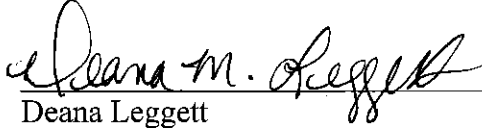
CERTIFICATE OF SERVICE

I, Deana Leggett, do hereby certify that I served the attached Answer upon the parties listed below by mailing a copy thereof to said parties at the address indicated below with its proper postage attached and deposited in an official depository under the exclusive care and custody of the United States Post Office in Raleigh, North Carolina or by the ECF System as allowed by law.

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Smith, Debnam, Narron, Drake,  
Saintsing & Myers  
P. O. Box 26268  
Raleigh, NC 27611

Laurie K. Nicholson  
12438 Honeychurch St.  
Raleigh, NC 27614

This the 8<sup>th</sup> day of November, 2012.

  
Deana Leggett